

# **What You Need To Know About Unemployment Insurance In Missouri**



**Division of Employment Security**

**[www.moclaim.com](http://www.moclaim.com)**

## ATTENTION!

### Start Following These Steps Immediately:

1. **File** your weekly claim (certification) **every week** as early as 1 p.m. Sunday, starting this week.
  - Log on to [www.moclaim.com](http://www.moclaim.com) or call your Regional Claims Center. Be sure to update your current address if it has changed.
  - Have available your Social Security Number, your PIN, and any hours you worked or received vacation/holiday pay.
  - Once the claim is filed, you will receive confirmation. **Keep this for your records.**
  - **In order to continue receiving benefits, you must repeat these steps every week of unemployment.** If you regain full-time work, stop filing.
2. **Report** in person to a Missouri Division of Workforce Development (DWD) Career Center once every four weeks.
  - Visit [www.missouricareersource.com](http://www.missouricareersource.com) and click “Locate a Missouri Career Center” to find a location, or see the list at the end of this booklet. **Be sure to have your UI PIN with you when you report.**
  - DWD staff will help you register for their online career search resources.
  - Get help with resumé writing and participate in mock interviews to help you get back to work faster.
3. **Search** actively for work.
  - Make enough contacts on a weekly basis with potential employers to meet the required number you were given when you first filed your claim (this number varies according to your area).
  - Record all of your job contacts in the “Work Search Record” enclosed. The Division of Employment Security may request it.

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**Important Note:** Do not share your PIN with anyone. A claims representative will never ask you to tell them your PIN.

Failure to complete any of these requirements may result in denial of benefits. DWD Career Centers do not have specific claim information.

## Eligibility

You must:

- Lose your job through no fault of your own  
**OR** quit for a valid reason related to the work or the employer.
- Make at least \$2,250 – at least \$1,500 during one of the calendar quarters, and at least \$750 during the remainder of the year – from an insured employer during your base period.  
(See chart below.)

----- AND -----

- Have total base period wages of at least 1.5 times your highest quarter wages.
- OR**
- Make at least \$18,750 during two of the four quarters.

### Base Period Chart

Locate the month when you filed your claim in an unshaded box. Your base period is the shaded region directly left of it.

Oct Nov Dec	Jan Feb Mar	Apr May Jun	July Aug Sep		Jan Feb Mar	
	Jan Feb Mar	Apr May Jun	July Aug Sep	Oct Nov Dec		Apr May Jun
		Apr May Jun	July Aug Sep	Oct Nov Dec	Jan Feb Mar	July Aug Sep
			July Aug Sep	Oct Nov Dec	Jan Feb Mar	Apr May Jun
Year Before Last	Last Year			This Year		

*Filing Month* (arrow pointing to the unshaded box for the month you filed your claim)

*Base Period* (arrow pointing to the shaded region directly left of the filing month)

### Special Notes:

- If your hours were reduced from full time to part time, you may be eligible for partial benefits. See the “Part-time Work” Section.
- To remain eligible, you must report all wages earned each week, even if you will not be paid until later. This includes tips, commissions, bonuses, show-up time, military reserve pay, board, and lodging. You must be able and available for work each week, meaning no illness, injury, or personal circumstances would keep you from working. Refusing an offer of work may result in denial of benefits.

## Benefit Amount

- Your weekly benefit amount (WBA) is

4 percent of the average of your two highest quarters during the base period (highest quarter + second highest / 2 x 0.04 = WBA).  
**Missouri’s maximum WBA is \$320.**

- Your maximum benefit amount (MBA) is the most you can receive in a year. It is usually 26 times your WBA, unless you had irregular earnings.

## Ways to Receive Benefits

1. **Direct Deposit:** Fill out and submit an application for either your savings or checking account by visiting [www.mocclaim.com](http://www.mocclaim.com) and selecting “File a Claim,” then “Change my Payment Method” or by calling your Regional Claims Center to request a paper application.

**OR**

2. **Missouri Access MasterCard®:** If you do not choose to use direct deposit, you will receive your benefits on the prepaid debit card. It will be mailed to you within two weeks with instructions.



To avoid withdrawal fees when using the debit card, either use a Central Bank of Jefferson City, an Allpoint ATM, or a Central Bank branch location displaying their dogwood logo. You can find your nearest location at [www.mo-access.com](http://www.mo-access.com). Or, you can choose to get cash back when making a purchase at many large retailers and grocery stores.

You can get one free withdrawal per week from a non-Allpoint or Central Bank ATM, then you will be charged \$1.75 each time. The ATM owner also will charge a fee both times. Due to the fees, this method is not recommended. You also can take the card to a teller at any MasterCard® member bank or credit union for a free cash advance. To find out if your bank is a MasterCard® member, contact them directly.

## When to Expect Benefits

If we determine that you are eligible, you can expect payment within 18-22 days of your initial claim. Benefits will not arrive on the same day each week, and we will not mail you a notice when they process.

## Tracking Your Claim & Benefits

**Claims** - Visit [www.mocclaim.com](http://www.mocclaim.com) and click "View Claim Status." Or, call your Regional Claims Center and choose "Claimant Information."

**Benefits** - To check your debit card balance and view your entire transaction history, visit [www.mo-access.com](http://www.mo-access.com) or call 888-775-3445. The Internet is free, but you only are allowed one free call per week, and will be charged 25 cents per call after that. Payment information is available one or two business days after you file your weekly certification.

## The Appeal Process

You may be determined disqualified if you have been discharged for misconduct connected with work, quit for reasons not attributable to work or your employer, or refused a suitable work offer. You also may be determined ineligible for insufficient wages. You have a right to appeal any decision denying you benefits if you do not agree with the circumstances.

- You will receive a "Notice of Deputy's Determination" in the mail.
- You have 30 days to file an appeal. The determination will list the date by which you need to file your appeal. **All appeals must be filed by mail or fax. You cannot file an appeal by phone.** You must continue to file weekly certifications during the appeal process, or you will not be paid if the decision is in your favor.
- Your employer also has the right to appeal if he disagrees with a determination. You will receive notice. **It is important that you participate in all hearings concerning your claim in order to give your testimony.**
- Most appeals hearings are over the phone, but you have the right to an in-person hearing if you choose.

## Overpayments & Fraud

If you receive benefits to which you were not entitled, you must repay them, even if the mistake was not your fault. We will notify you. You may pay the amount due in a lump sum or set up a payment plan. If you do not repay the amount, we may garnish your wages or intercept your income tax return or lottery winnings. **If you deliberately misrepresent facts to claim benefits, this is considered fraud, and you may face canceled benefits, fines, or imprisonment.**

## Other Important Information

**Waiting Week** - The waiting week is the first week of your claim for which you are not paid until you have exhausted your regular unemployment benefits.

**Part-time Work** - You may accept part-time employment and still receive some reduced benefits. You must report all of your earnings before deductions in your weekly certification and continue to search for full-time work. For information on how your benefits will be reduced, visit [www.mocclaim.com](http://www.mocclaim.com) or call your Regional Claims Center.

**Trying Out a New Job** - If you take a new job and quit within 28 days because it was considered "unsuitable work" under Missouri Employment Security Law, you still may be eligible for benefits.

**Trade Adjustment Assistance** - If you lost your job due to foreign trade, you may be eligible for assistance under the Trade Act from the U.S. Department of Labor. This includes training, training allowances, job search and relocation assistance, and other support services. Visit [www.doleta.gov/tradeact](http://www.doleta.gov/tradeact) or contact your Regional Claims Center for information.

**Benefits Subject to Tax** - Your benefits are subject to federal and state income taxes, so visit [www.mocclaim.com](http://www.mocclaim.com) or contact the IRS for more information.

## Work Search Record

Keep a list of all the employers you contact each week while claiming unemployment benefits. Make at least as many contacts each week as you were instructed when you first filed. **We may request to see your list in order to verify your contacts**, but do not send it to us unless we request it. You can get another copy of this form by visiting [www.moclaim.com](http://www.moclaim.com), and clicking on “Forms and Brochures.”

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\* T - Telephone      P - In Person      R - Sent Resumé      I - Internet

## Missouri Division of Workforce Development Career Centers

### Arnold

3675 W. Outer Road, Ste. 102  
Arnold, MO 63010-5231  
Phone: 636-287-8909

### Branson

2720 Shepherd of the Hills  
Expressway, Ste. B  
Branson, MO 65616-8103  
Phone: 417-334-4156

### Camdenton

106 W. Hwy. 54, P.O. Box 66  
Camdenton, MO 65020-0066  
Phone: 573-346-5616

### Cape Girardeau

216 N. Fountain St.  
Cape Girardeau, MO 63701-7340  
Phone: 573-290-5766

### Caruthersville

913 Hwy. 84 West  
Caruthersville, MO 63830-8113  
Phone: 573-333-0409

### Chillicothe

601 W. Mohawk Road  
Chillicothe, MO 64601-3919  
Phone: 660-646-0671

### Clinton

1661 N. Second St.  
Clinton, MO 64735-1193  
Phone: 660-885-5541

### Columbia

1500 Vandiver Drive, Ste. 115  
Columbia, MO 65202-1921  
Phone: 573-882-8821

### Eldon

105 E. North St., Ste. 3  
Eldon, MO 65026  
Phone: 573-392-9905

### Fort Leonard Wood

Rm. 2203, Bldg. 470  
P.O. Box 440  
Ft. Leonard Wood, MO  
65473-0440  
Phone: 573-596-0294

### Hannibal

203 N. Sixth St.  
Hannibal, MO 63401-3412  
Phone: 573-248-2520

### Independence

15301 E. 23rd St. South  
Independence, MO 64055-1698  
Phone: 816-325-5890

### Jefferson City

1716 Four Seasons Drive,  
Ste. 101  
Jefferson City, MO 65101-1815  
Phone: 573-526-8115

### Joplin

730 S. Wall Ave.  
Joplin, MO 64801  
Phone: 417-629-3000

### Kansas City

1740 The Paseo  
Kansas City, MO 64108  
Phone: 816-471-2330

### Kansas City North

3100 N.E. 83rd, Ste. 1201  
Kansas City, MO 64119-4465  
Phone: 816-437-3635

### Kansas City South

6801-A Longview Road  
Kansas City, MO 64134-3315  
Phone: 816-325-1000

### Kennett

1100 South By-Pass, Ste. 2  
Kennett, MO 63857-3738  
Phone: 573-888-4518

### Kirkville

2105 E. Normal  
Kirkville, MO 63501-3322  
Phone: 660-785-2400

### Lebanon

2639 S. Jefferson Ave., Ste. 1  
Lebanon, MO 65536-5205  
Phone: 417-532-6146

### Lexington

802 State Route 13  
Lexington, MO 64067-1516  
Phone: 660-259-4671

### Maryville

1212 B S. Main St.  
P.O. Box 328  
Maryville, MO 64468  
Phone: 660-582-8980

### Mexico

3626 B South Clark  
Mexico, MO 65265-4104  
Phone: 573-581-4576

### Moberly

1212 W. Hwy. 24  
Moberly, MO 65270-3109  
Phone: 660-263-5850

### Monett

511 S. Kyler  
Monett, MO 65708  
Phone: 417-235-7877

### Nevada

621 E. Highland Ave., Ste. 3  
Nevada, MO 64772-1022  
Phone: 417-448-1177

### Park Hills

403A Parkway Drive  
Park Hills, MO 63601-3170  
Phone: 573-454-2191

### Poplar Bluff

1903 Northwood Drive, Ste. 2  
Poplar Bluff, MO 63901-2400  
Phone: 573-840-9595

### Rolla

1202 Forum Drive  
Rolla, MO 65401-2562  
Phone: 573-364-7030

### Sedalia

215 E. Fifth St.  
Sedalia, MO 65301-4506  
Phone: 660-530-5627

### Sikeston

202 S. Kings Highway  
Sikeston, MO 63801-2946  
Phone: 573-472-5250

### Springfield

1514 S. Glenstone  
Springfield, MO 65804-1436  
Phone: 417-887-4343

### St. Charles County

212 Turner Blvd.  
St. Peters, MO 63376-1079  
Phone: 636-278-1360

### St. Joseph

301 S. Seventh St.  
St. Joseph, MO 64501-2284  
Phone: 816-387-2380

### St. Louis - Deer Creek

3256 Laclede Station Road,  
Ste. 103  
St. Louis, MO 63143-3753  
Phone: 314-877-0001

### St. Louis - Florissant

4040 Seven Hills Drive, Ste. 166  
Florissant, MO 63033-6770  
Phone: 314-877-3010

### St. Louis Central

4811 Delmar Blvd.  
St. Louis, MO 63108-1732  
Phone: 314-877-0916

### SLATE/St. Louis

1017 Olive St., Ste. 13  
St. Louis, MO 63101-2022  
Phone: 314-589-8000

### St. Louis County North

26 B N. Oaks  
St. Louis, MO 63121-2911  
Phone: 314-381-6700

### St. Louis County South

7545 S. Lindbergh, Ste. 140  
St. Louis, MO 63125-4839  
Phone: 314-416-2917

### Warrenton

111 Steinhagen Road  
Warrenton, MO 63383-2103  
Phone: 636-456-9467

### Washington

1108 Washington Square  
Shopping Center  
Washington, MO 63090-5304  
Phone: 636-239-6703

### West Plains

3417 Division Drive, Ste. 1  
West Plains, MO 65775-5789  
Phone: 417-256-3158

## Four Week Reporting Offices (Not full service DWD Career Centers)

### Belton-WCMCAA

109 Congress  
Belton, MO 64012  
Phone: 816-318-3922

### Crawford County Work Connections

412 N. Franklin, Ste. 205  
Cuba, MO 65453  
Phone: 877-283-2258

### Harrisonville (Oakland) YCMCAA

200 Oakland  
Harrisonville, MO 64701  
Phone: 816-380-6690

### Marshall

1567 S. Odell  
Marshall, MO 65340  
Phone: 660-831-1141

### Morgan Co. Work Connections

103 N. Fisher  
Versailles, MO 65084  
Phone: 573-378-4164

### Platte County Resource Center

11724 NW Plaza Circle, Ste. 500  
Kansas City, MO 64153  
Phone: 816-464-4620

### Pulaskia County Work Connections

704 Historic Rt. 66 W  
Lincoln Square, Ste. 101  
Waynesville, MO 65583  
Phone: 573-774-4004

### Richmond (Ray County) FEC

849 E. South St.  
Richmond, MO 64068  
Phone: 816-776-3920

### St. Charles Annex

400 N. Second St.  
St. Charles, MO 63301  
Phone: 636-255-6010



## Contact Information

### Regional Claims Centers

Jefferson City..... 573-751-9040  
Kansas City..... 816-889-3101  
Springfield ..... 417-895-6851  
St. Louis..... 314-340-4950  
Outside Local Calling Area ..... 800-320-2519  
Fax Number ..... 573-751-9730

- ♦ Automated Information available 24 hours a day.
- ♦ Claims Center representatives available from 8 a.m. to 5 p.m. Central Time, Monday through Friday.

[www.mocclaim.com](http://www.mocclaim.com)

Available 12:31 a.m. Sunday through  
11:30 p.m. Saturday

### Relay Missouri

800-735-2966 (TDD)  
888-861-8349 (Voice)

TTD/TTY Users Only - to file for weekly benefits  
(Interactive Voice Response Unit) 800-316-0896  
Jefferson City Local 573-751-4139

### Privacy Act of 1974

The Privacy Act of 1974, as amended, and the Deficit Reduction Act require notification because you are being asked to furnish your Social Security Number (SSN). Your SSN is used under the authority of Chapter 288, RSMo, and 8 CSR 10-4.010 of Missouri law, and the Internal Revenue Code of 1954 [26 USC 85, 6011(a), 6050B, and 6109(a)].

Your SSN will be used to report your UI to the IRS as income that is potentially taxable. It will be used as a record for processing your claim, for statistical purposes, to compare records with other state and federal agencies. We cannot file or process your claim for unemployment insurance if you do not provide your SSN.

Information submitted to the Division of Employment Security by you or your current or former employer may be requested and utilized for other governmental purposes, including but not limited to, verification of eligibility under other government programs.

### Missouri Employment Security Law (Section 288.375 RSMo)

Provides the following:

1. No employer or employing unit shall discharge, discipline, or penalize an employee because the employee has testified on behalf of another employee in any proceeding under this chapter.
2. Any employer or employing unit who violates the provisions of this section shall be liable in a civil action for back pay lost by an employee as a result of the violation, and an employee discharged or demoted in violation of this section shall be entitled to be reinstated to his or her former or comparable position. The burden of proof shall be on the party claiming a violation to prove a claim under this section.
3. The statute of limitations for actions under this section shall be six months from the date testimony was provided by the employee on behalf of another employee.

## Unemployment Benefits Special Notice - 2009 -

**26** Unemployment Insurance  
Benefits (UI) from the  
State of Missouri.  
**weeks UI**

**+ 33** Emergency Unemployment  
Compensation (EUC) from  
the U.S. Federal Government  
if you exhaust your UI  
before Dec. 14, 2009.  
**weeks EUC**

**= 59** **total weeks  
possible**

This is the **maximum** amount of benefits Missourians can receive. The length of your eligibility will be based on your wages. If you exhaust regular UI, you will receive notice. Call your Regional Claims Center and choose the EUC option.

### YOU CANNOT FILE FOR EUC ONLINE.

**NOTE:** If you are claiming Trade Adjustment Assistance, contact us about your EUC.

[www.mocclaim.com](http://www.mocclaim.com)

